



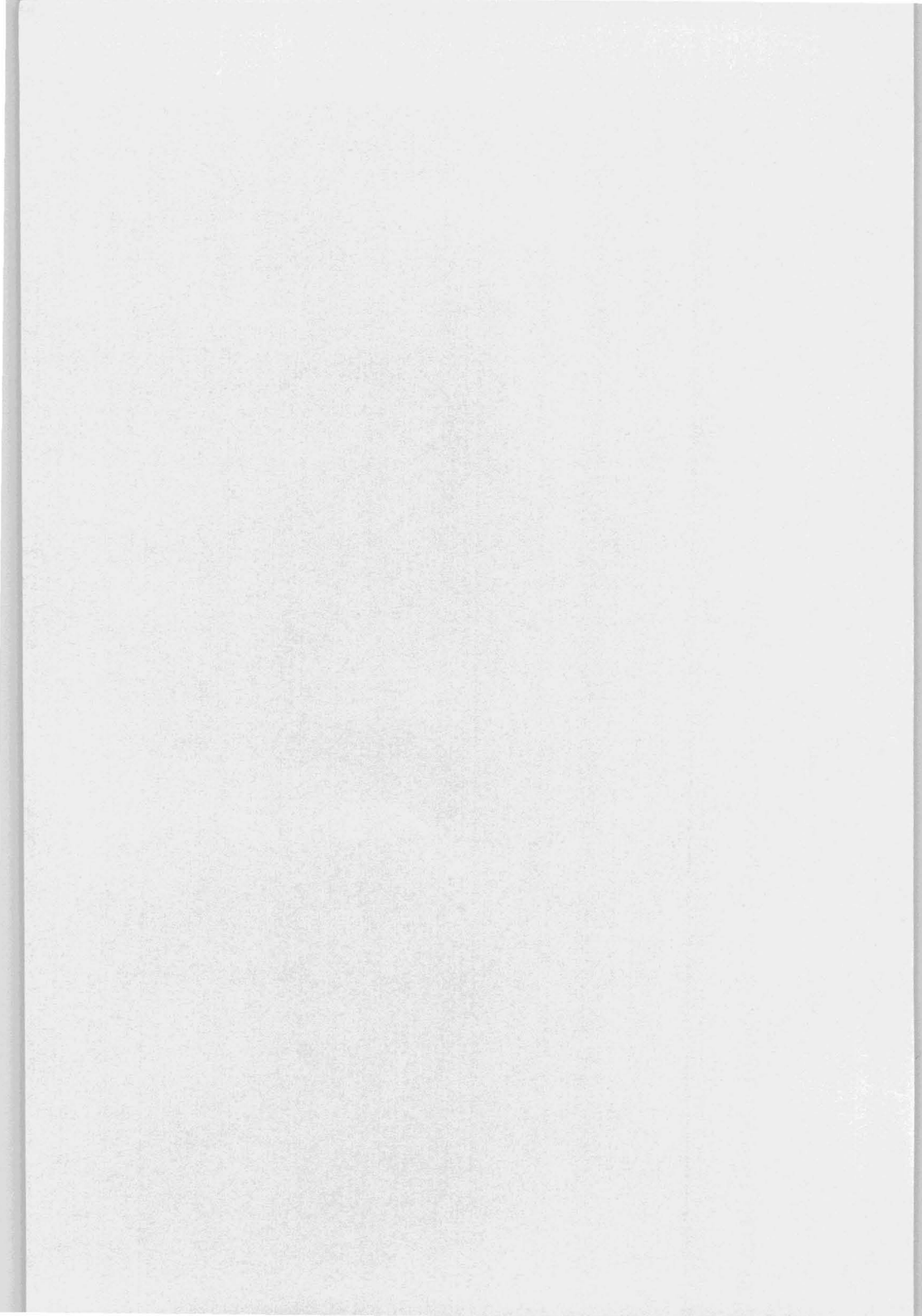
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**SCIENTIFIC CHARITY IN VICTORIAN LONDON.
CLAIMS AND ACHIEVEMENTS OF THE
CHARITY ORGANISATION SOCIETY, 1869-1890**

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**SCIENTIFIC CHARITY IN VICTORIAN LONDON.
CLAIMS AND ACHIEVEMENTS OF THE CHARITY ORGANISATION
SOCIETY, 1869-1890.**

The Charity Organisation Society (COS) was started in 1869 by social elites concerned with the alleged threat of moral deterioration spreading across London with the hoodwinking of traditional charitable agencies by the cunning poor. The emergent Society claimed that "impoture of all kinds was rampant and triumphant".¹ These worries were also shared by the Poor Law Board President, George J. Goschen who, within a few months of the COS's birth, warned metropolitan guardians about the "alarm which might arise on the part of the public" if double distribution persisted combining statutory outdoor relief and charity.² According to the COS, there was "no doubt that the poverty of the working classes in England was due, not "to their circumstance ... but to their own improvident habits and thriftlessness".³ If the poor were ever to be more prosperous, argued the COS, it must be through self-denial, discipline, responsibility, hardwork, thrift, temperance, and forethought. Goschen was convinced that there should be "opportunity for every agency, official or private, engaged in relieving the poor, to know fully and accurately the details of the work performed by all similarly engaged", but made it clear that the required rationalisation of relief agencies was not the responsibility of the state.⁴ Consequently, as this co-ordinating role was precisely what the COS claimed for themselves, the environment seemed ripe for the propagation of their philosophy. Soon, they had the patronage of Queen Victoria, the Royal family, Dukes, Earls, peers of the realm, and a spectrum of social elites. The COS were most appreciative of the "numerous noblemen and

¹ *17th Annual Report, COS Council*, (1886), p.1.

² BPP 1870, *22nd Annual Report, Poor Law Board, Appendix 4*, (c123), XXXV.1, p.9.

³ *Charity Organisation Reporter*, 24 February 1881, p.50.

⁴ BPP 1870, *op. cit.*, p.11.

gentlemen" supporting their efforts to "crush out all false, *soi-disant* charity" with the intention of eliminating "from society those animals who represented themselves to be men, but who really were nothing more than animals grovelling in the earth and mire, living on the bread of idleness, and a festering sore in society."⁵

Heartened by their influential support, the COS confidently tackled their main objective of "bringing about co-operation between the Charities and the Poor Law, and amongst the Charities".⁶ Skilful editors such as Charles Loch and Bernard Bosanquet, produced a stream of authoritatively written COS pamphlets, books, and newspaper articles. They projected an image of omniscience with the COS appearing as natural leaders in all matters relating to the condition of the poor. The Society soon became the Establishment's referee, with no Royal Commission bearing on the lower classes ever envisaged without COS involvement.

The COS forecast that by means of their investigative methodology, thousands of loitering imposters, intent on defrauding innocent citizens, would be exposed. Their plan was that to augment the statutory work, each London district would have two organisations coterminous with the local Poor Law union. One organisation was to be a Committee having representation from all local charitable agencies. The other, a "charity office", was to compile a register of all relief applicants, to be passed on to the Committee for investigation.

The COS saw the traditional charity as "a piece of self-indulgence" feeding the "parasitical growth of pauperism" by irresponsibly distributing "much larger" sums "in the metropolis ... than was necessary to relieve every case of destitution, if given

⁵ *Charity Organisation Reporter*, 26 March 1873, p.55.

⁶ *Manual of the Society for Organising Charitable Relief and repressing Mendicity, Objects and Mode of Operation*, (1870), p.7.

properly".⁷ It was claimed that traditionalists had only to apply COS techniques to find that when relief was dispersed in scientifically measured doses, there would be ample funds to secure independence for those who were deserving. Dependence on others was "a moral disease and must be eradicated", according to COS stalwart, Sir Charles Trevelyan, who regarded "deaths by starvation as a discipline, a painful one admittedly, but nevertheless a discipline".⁸

The possibility that individual poverty may be related to fault-lines in the nation's socio-economic structures was never entertained by the COS. Even towards the end of the century, the Society still rejected mounting evidence of widespread metropolitan squalor and domestic misery. Charles Booth's descriptions of how London's poor existed from hand to mouth, were dismissed as being "characteristic of the chaotic condition into which the so-called science of economics has fallen".⁹ Weakness of character was much more important than poverty in explaining personal failure, according to the COS. When Helen Bosanquet was asked how families were expected to exist in insuperable domestic circumstances, she brushed the question aside as a "vain and idle hypothesis" because always "social conditions *will* permit them".¹⁰

The Charity Organisation movement was not confined to London. During the 1870s, clones were attempted in a number of urban areas across Britain.¹¹ COS philosophy

⁷ *Charity Organisation Reporter*, 10 July 1872, p.126.

⁸ Jennifer Hart, "Sir Charles Trevelyan at the Treasury", *English Historical Review*, January 1960, Vol.LXXV, p.99.

⁹ *Charity Organisation Review*, June 1897, p.298.

¹⁰ Helen Bosanquet, *Strength of the People*, (1903 edn.), pp.208-9.(italics in the original)

¹¹ For debate on the frailty of COS claims about their success in the provinces: Robert Humphreys, "Poor Law and Charity: The Charity Organisation Society in the Provinces 1870-1890", (Ph.D. thesis, LSE, University of London, 1991).

rapidly gained international status, providing special attractions to the administrators of major USA cities. One of America's foremost charity organisationists, S.Humphrey Gurteen, told the world in the 1880s that London COS "has performed a truly marvellous work among the poor, ... lived down the opposition of the old-fashioned clergy, it has won the hearty co-operation of the poor law officials, it has disarmed the suspicions of the prejudiced, it has wrung encomiums from its former adversaries, and the secular press now seconds its efforts in every possible way."¹² This paper will illustrate that with each of his claims about London COS, Gurteen was being economical with the truth.

COS activities in late Victorian London have been the focus of a number of histories about the Society.¹³ These histories have largely avoided such fundamental questions as the value of COS relief actually provided to the individual, to whom this relief was provided, in what form, how this changed with time, and why? These important omissions are now rectified, largely by analysis of data from primary COS sources. Clear evidence will be provided to show that many of the received impressions about COS activities in London are illusory and contradictory. The very title of the Society is shown to have had little bearing on reality. The basic COS aim of organising metropolitan poor relief was aborted by their general ostracism across the voluntary and statutory relief sectors. In turn, this failure to persuade others to their way of

¹² S.Humphrey Gurteen, *Handbook of Charity Organisation*, (Buffalo, N.Y., 1882), p.27.

¹³ They include: C.B.P.Bosanquet, *The History and mode of Operation of the Charity Organisation Society*, (1874); T.Hawksley, *Objections to "The History" of the Society ...*, (1874); H.Bosanquet, *Social Work in London 1869-1912: A History of the COS*, (1914); C.L.Mowat, *The Charity Organisation Society, 1869-1913*, (1961); D.Owen, *English Philanthropy, 1660-1960*, (1965), pp.211-46; K.de Schweinitz, *England's Road to Social Security*, (South Brunswick, 1975), pp.140-53; M.Rooff, *A Hundred Years of Family Welfare*, (1972); K.Woodroffe, *From Charity to Social Work*, (1968).

thinking, forced the COS into becoming a provider of direct assistance to the poor, totally at odds with their original intentions.

The Society's criticism of Poor Law doles hinged on them allegedly being inappropriate in principle for the impotent poor, and financially inadequate for the active poor. By examining in turn, the quality of COS grants, loans, and pensions, (which were the Society's three main methods of assistance), this paper demonstrates that on both counts, the Society's rhetoric about Poor Law relief does not bear scrutiny in the light of their own provision. By 1890, pensions outweighed all other forms of COS metropolitan relief as regards gross funding cost, and yet in unit terms were often worth less than the Poor Law doles they maligned. As pensions gained ascendancy with COS district Committees, so the number and gross value of COS loans are shown to have declined sharply. This was a policy change following widespread defaulting which contradicted the COS hypothesis, fabricated the halcyon early 1870s, when loans were announced as being the Society's most morally recommended form of assistance. Overall, this paper illustrates how an elitist group imposed itself upon the people of London by rhetoric rather than deed. From their assumed eyrie of moral superiority, the COS dismissed socio-economic explanations of poverty in their certainty that the condition of the poor resulted directly from moral weakness. They laid aside the possibility that their own exalted situation may be related to a fortune of birth. For inhabitants of London's slums, the COS had little but condemnatory mantras proclaiming their deprivation as being the clear outward sign of personal inferiority. By 1890, the COS were rejecting most applicants, knowing that many would then slither into a workhouse fate that the COS themselves stigmatized so virulently.

RELATIONSHIPS WITH OTHER RELIEF AGENCIES

The COS originally saw themselves, not as yet another charity, but as the central organising institution harmonizing the haphazard activities of existing charities with

the economic processes of the Poor Law. Bullish COS expectations of achieving this prime objective disintegrated when they found that few local guardians or charitable bodies responded enthusiastically to their advances. Guardians initially had some sympathy with the Local Government Board's (LGB's) crusade against outdoor relief but by 1876 most were resistant to Whitehall intentions for further tightening of the tourniquet on out-relief applicants. In attempting to reverse this resistance by local Poor Law officials the COS encouraged their district Committee members to become local guardians, and vice versa. As an example, COS influence in local Poor Law decisions was strengthened at wealthy St George's (Hanover Square) when six COS gentlemen were elected as guardians, of whom five would not have stood for Office had they not received COS encouragement. As part of this strategy, COS members became guardians at Marylebone, Kensington, and "other districts".¹⁴

In the East-end, where COS supporters were especially scarce, the LGB occasionally took advantage of the Metropolitan Poor Act (1867) by stiffening Poor Law Boards, from outside the district, with COS appointees of "better education and position".¹⁵ For example, Messrs A.G. Crowder, W.Walker, Albert Pell MP, and Philip Martineau, of the COS, were appointed as guardians at St George-in-the-East. Powerful zealots such as these had considerable influence on workhouse decisions in poor areas where indigenous guardians were often small-tradesmen.¹⁶ As the COS explained at the time, "until the principles of the Society are more heartily and fully

¹⁴ *Ibid.*, p.56.

¹⁵ T. Mackay, *A History of the English Poor Law*, Vol.III, (1899), p.492.

¹⁶ P. Ryan, "Politics and relief, ..", in M.E. Rose (Ed.), *The poor and the city*, (Leicester, 1985), p.141.

recognised, many parts of London must depend for some of their leaders and workers on those districts in which there are more men of leisure".¹⁷

In spite of these initiatives, the COS generally failed to cement the formal relationships with metropolitan guardians that they and Goschen had anticipated. Albert Pell, the nationally renowned advocate of the LGB crusade admitted, in 1890, that most guardians remained doggedly opposed to COS principles.¹⁸ Similarly, Thomas Mackay the Poor Law historian and COS sympathiser accepted that "with few exceptions, the Poor Law authorities have remained impervious to the influence of the Society".¹⁹ C.N. Nicholson, a local guardian and Chairman of Shoreditch COS Committee, criticized Poor Law colleagues for placing their confidence "entirely on the judgement of the relieving officer", because it allegedly underlined their inability to "be trusted to discriminate carefully" between applicants.²⁰

In his 1869 metropolitan Minute, Goschen had implied that metropolitan guardians could harden their responses to pleas for out-relief applicants with an easy conscience, in the belief that rejects who were deserving might expect sympathetic consideration from organised charity. The COS eagerly extended this illusion by encouraging the idea that they subsequently helped many of those refused outdoor relief. For example, the COS Council reported in 1876 that in the three "strict" Poor Law districts of Stepney, Whitechapel, and St George-in-the-East, the Society had co-operated with the statutory authorities so that all seemingly suitable new applications for relief "were referred to the District Committee of the Society, either by the relieving officer or by

¹⁷ *8th Annual Report, COS Council*, (1876), p.12.

¹⁸ *Charity Organisation Review*, November 1890, pp.450-1.

¹⁹ *Charity Organisation Review*, January 1889, p.25.

²⁰ C.N. Nicholson, "Shoreditch", in D.G. Gilman (Ed.), *The Organisation of Charities*, (London 1894), pp. 269-70.

the Board".²¹ In reality, few who were refused outdoor doles subsequently received worthwhile COS benefits. To take the example of Stepney Poor Law union; whereas in April 1868 there had been 4,347 receiving outdoor relief, numbers had been squeezed within eight years to a mere 224, with only one case "considered deserving" of COS assistance. At Whitechapel, outdoor pauper numbers were reduced from 3,000 to 150, while over the same period only "3 or 4 aged people" had been judged to "merit charitable allowances". Similarly, St George-in-the-East outdoor pauper numbers fell from 4,272 in 1870 to only 197 six years later, with "not more than six cases" suitable for COS help.²²

In 1872, Col the Hon W.E. Sackville West forecast a future when out-relief would be "solely for the deserving - not Poor Law relief, but a wise, salutary charity, sweetened and permeated by kind and thoughtful intercourse".²³ Later, the COS's A.G.Crowder gave a less rosy picture of what co-operation between the Poor Law and the COS might mean in practice. He recommended that "Charity and the Poor Law" should work together so that "labour yards" would engage applicants in active attendance for 10 hours daily, 6 days a week with "payment for the work to be two meals a day for workers and their families *to be eaten in the workhouse* (by way of test)".²⁴

Fortunately for those in need, most charitable bodies shared the apprehension of guardians, and shunned the COS. Initially, the COS had been convinced that traditional charities would be flattered by what they considered as their generous offer to direct them into ways of dispensing alms scientifically, wisely, and effectively.

²¹ *Eighth Annual Report, London COS*, (1877), p.13.

²² *Charity Organisation Reporter*, 14 December 1876, p.174.

²³ *Charity Organisation Reporter*, 27 March 1872, p.61.

²⁴ *Charity Organisation Reporter*, 9 January 1879, p.15. (italics and brackets in Crowder's letter to COR editor).

Few charitable agencies even acknowledged COS invitations to philanthropic enlightenment. It angered the COS that charities generally "declined to act in concert", and "preferred to choose their own pensioners and beneficiaries" so that charity "remained, to a large extent, in the old channels".²⁵ St George (Hanover Sq.) and Westminster COS complained that their invitation to "700 of the Guardians, Vestrymen, clergy, district visitors, medical men, and others who were thought to be interested in the welfare of the poor", had attracted only sixty-two responses, and then "from friends".²⁶ In 1884, Newington COS recounted how, a decade earlier, they had intended "to be composed of the representatives of the various charitable agencies at work in the district", and contrasted how "absolutely" they had fallen short of this ideal with "but one ecclesiastical parish and two lay agencies" represented.²⁷ Recalling, in 1890, how the Society had "originally intended to be a federation of local charitable workers", the COS's T.Gage Gardiner, found it "not pleasing" to "reflect how remote we still are from the realization of this ideal".²⁸

Even in Marylebone, often flaunted by the COS as the London district most epitomizing the successful application of their methodology, it still remained "desirable", in the 1890s, "to methodize the works of charity" dispersed by the "39 churches, 27 chapels, and about 15 missions" who, through their "lack of co-operation", ignored the "imperative need". In providing this information to his COS peers in the USA, the Rev B.H.Alford believed that before the Society could make worthwhile progress towards organising London's charity, it was first "desirable to

²⁵ *Charity Organisation Review*, January 1889, p.25.

²⁶ *16th Annual Report, COS Council*, (December 1884), p.69.

²⁷ *Ibid.*, p.139.

²⁸ *Charity Organisation Review*, November 1890, p.435.

curb the impetuosity of the well-to-do".²⁹ Dr E.H. Bradby of Whitechapel COS realized that charities generally "despise or mistrust, or at any rate they neglect, scientific charity", while the Hon Sec of Islington COS admitted that locally all charitable work "centres around some church or chapel or religious movement" with "no serious attempt to establish any committee of organisation".³⁰ In spite of this widespread failure by their own satellites in organising London's charities, the COS central Council had no compunction about levelling strong criticism at provincial peer groups unable to rationalize their own local charitable agencies.³¹

The COS message was delivered stridently to other charities and left little chance of harmonizing with them while maintaining barrages of invective such as that "denominational charity-mongers of all sects" were guilty of directing against them a "considerable amount of prejudice".³² No matter how the COS Council blustered about their efficiency as an organising Society, it is clear that in practical terms they failed miserably to rationalize relief to London's poor. By the nineties, there was no chance of COS district Committees fulfilling their fundamental aim of "combining the machinery of legal and charitable relief under one roof", with "the guardians, the clergy, and the visiting ladies sitting round a table" dealing with "each case according to its merits".³³ Their widespread rejection by other relief agencies meant that the

²⁹ B.H. Alford, "The West of London, S. Marylebone", D.C. Gilman, *op. cit.*, pp. 253-4.

³⁰ E.H. Bradby, "The East of London", *Ibid.*, p. 264; also L. Sharpe, "Charity Organisation in Islington", *Ibid.*, p. 285.

³¹ Examples: *Charity Organisation Review*, July 1885, p. 331; *Charity Organisation Reporter*, 30 March 1882, p. 89; and *Charity Organisation Reporter*, 25 March 1880, p. 79.

³² *Charity Organisation Reporter*, 1 December 1875, p. 147.

³³ *Charity Organisation Reporter*, 27 March 1872, p. 60.

original meaning of the word "organised", as featured in the Society's title, was totally at odds with reality.

WHO INVESTIGATED COS APPLICANTS?

Turning now to the type of person used by the COS to carry out their case-study investigations. The original strategy had been to recruit capable volunteers willing to patiently devote time to methodically examining each case as it arose. Volunteers were to be trained to secure "thorough and efficient inquiry" in "judicious and organised modes of work".³⁴ Octavia Hill expected that with sufficient volunteers, each would be permitted to work closely with the "poor law system" and so learn how "to use with much effect and with much greater frequency the lever which distaste for the house puts in their hands". At the same time, it was intended that volunteers would learn how it was inappropriate for them to worry about the consequences of refusing help of the kind meted out by "impulsive charity". In the event, by 1874, few "fellow workers" had "yet grasped the idea" that they must "press upon the old woman" about it being her duty to make sure she received all possible support from her family before there could be thought of COS assistance.³⁵ The lack of volunteers willing to participate in this grilling was eventually accepted with understanding by the COS. They recognised that "people of means and leisure have other concerns, and more immediate interests, than to make friends of, and systematically to try and know the poor".³⁶

District Committees then recruited salaried agents to spearhead their investigations. At the same time, the COS were anxious to retain supporters who, while not prepared

³⁴ Report by Octavia Hill. Third Annual Report, Local Government Board, *BPP*, 1874, (c1071), XXV.I, Appendix B, Report No. 12, pp.127.

³⁵ *Ibid*, pp.126-130.

³⁶ *16th Annual Report, COS Council*, (December 1884), p.140.

to venture as an interrogator into miserable habitats, took pleasure in fulfilling a judicial role weighing the evidence assembled after investigation. The central Council therefore recommended that all decision-making should be retained by COS Committees. As a consequence, although each personal dossier was compiled by a salaried agent, decisions were made by the local Committee after having "scrutinized" the agent's information, often after it had first been "scrutinized" by the Hon Secretary.³⁷ In poorer districts, even Committee members were sparse. This led the COS to become particularly appreciative of those "gentlemen who had kindly come from the West-end to adjudicate upon cases laid before them" in the East-end Committees.³⁸

Table 1 shows establishment costs and "other expenditure" for the four "richest" COS districts and the twelve "poorest" districts during the COS financial year 1876-7.³⁹ It will be noted that although the richer districts had far higher establishment costs, two of them were still wealthy enough to contribute towards central COS Council funds, viz: St George (Hanover Square) with £350, and Marylebone with £50. In contrast, the poorer districts, mainly centred in or around the East-end, needed heavy subsidies from the COS Council, even though their expenditure was relatively low. Lord Lichfield, a prime mover and important financial backer in the COS's salad days, expressed concern about whether funds were being raised or distributed appropriately. In July 1876, he focused attention on money raised by the four richer committees being equal to the whole income (including grants from the COS Council) of twelve poorer districts, while the average expenditure of the four richer committees was six times that of the poorer twelve. In addition, Lichfield complained that the

³⁷ Madeline Roof, *op. cit.*, p.58.

³⁸ *Charity Organisation Reporter*, 28 January 1874, p.198.

³⁹ District classification as described by the Earl of Lichfield, *Charity Organisation Reporter*, 5 July 1876, p.116.

TABLE 1

Grants, salaries, and establishment costs, for "richest" and "poorest" districts during financial year 1876-7. Also the number of persons assisted in calender year 1877.

DISTRICT	GRANTS £ FROM COS COUNCIL	ESTAB- LISHMENT COSTS. £	OTHER COSTS (Note A) £	NUMBER ASSISTED 1877
4 "Richest":				
Kensington	-	429	484	402
Paddington	-	710	314	454
St George (Han Sq)	-350	683	1429	426
St Marylebone	- 50	489	604	308
12 "Poorest":				
North St Pancras	+ 40	198	138	65
South St Pancras	+100	295	504	74
Holborn	+140	157	110	64
Shoreditch	+ 90	140	208	124
Bethnal Green	+165	166	182	149
Whitechapel	+114	160	106	72
St George\ East	+131	137	312	142
Stepney	+203	254	138	35
Mile End	+167	197	111	55
Poplar	+192	215	260	133
St Saviour's	+167	270	203	127
St Olave's	+154	276	346	140

Sources: COS Council and District reports 1866 and 1877.

Note A: "Other costs" include (1) sums received from charitable persons and agencies for relief of cases including convalescent cases, (2) sums granted from COS general fund in relief of cases, including purchase of mangles, bread to vagrants etc, (3) Loans, (4) sums by arrangement with Mr Peek.

(This latter item refers to Francis Peek's 3 year gift of £1000\ a for School Board cases after COS investigation; for further details see *7th Annual Report, COS Council*, (1876), pp.11-2.)

four richer COS Committees had provided twice the number of grants than the twelve poorer Committees, "while the requirements of those districts in the matter of relief were presumably much greater"⁴⁰ Table 1 indicates, that 12 months later, matters were much the same.

The poorer districts had the greatest difficulty in fund-raising. They found that "employers and the tradesmen class generally" were unwilling to subscribe, and that COS Appeals had "no effect whatever".⁴¹ Henry Jeula, Chairman of Deptford COS Committee, regretted that in spite of strenuous efforts by their local Collector, annual income had been a mere £156.9s.6d. Jeula grumbled that "only 50 out of thousands in these vast parishes gave above 10 shillings, about 140 gave 5\-, the rest being made up of trifles, mostly under 2\-"⁴² In the same vein, Fulham and Hammersmith Committee admitted that although their total expenditure was £398.17s.7d., they had managed locally to collect only £46.19s.⁴³ A COS report in 1890 was concerned about how the "finance and organisation" of the Society would be "kept up" unless district committees became more effective fund-raisers in order to reduce the "increasing drain upon the Centre".⁴⁴

When Lord Lichfield spoke expansively in 1872 about his readiness to spend £5 out of every £20 to ensure that it was used constructively, he could hardly have envisaged that it would soon become commonplace for COS administrative costs to exceed this

⁴⁰ *Ibid.*,

⁴¹ *Charity organisation Review*, December 1890, p.518.

⁴² *Charity Organisation Reporter*, 24 January 1872, p.7.

⁴³ *16th Annual Report, COS Council*, (December 1884), p.60. For similar comments from St Pancras (South) refer to p.87, and for St Saviour's, Southwark COS admission of being able to collect only £41.7s. of their expenditure of £473, refer to p.137.

⁴⁴ *Charity Organisation Review*, December 1890, p.519.

level.⁴⁵ In the mid 1880s, London COS overheads were costing "about 7 shillings for every case dealt with".⁴⁶ Or, as expressed more dramatically by the Holborn Committee about their own efforts, "the average expense per head" incurred in determining each deserving applicant was £1.9s.1d.⁴⁷

CATEGORIZATION OF APPLICANTS.

Table 2 shows that during 1871, 34% of metropolitan COS applicants were "dismissed" after being investigated and judged to be either; ineligible, undeserving, had given a false address, or were "not requiring relief". During the next decade there was a steady upward trend, both in absolute numbers and in the proportion of total COS applicants dismissed. 45% were dismissed in 1880, and ten years later, 54% were turned away without any form of assistance. When considering the significance of this rejected majority, it must be appreciated that after 20 years of intolerant COS propaganda, applicants were themselves being largely self-selective. Most poor people, aware of the Society's harsh reputation and who saw little chance that they would be judged, in COS terms, to be respectably deserving, saw no point in subjecting their family and loved ones to the humiliation of protracted probing, and so looked elsewhere for succour. Those who did apply to the COS, and were rejected, could expect little pity, let alone relief. Sir Thomas Chambers MP pointed to the 6,000 applicants refused help by the COS during 1875 and argued that when

⁴⁵ *Charity Organisation Reporter*, 27 March 1872, p.57.

⁴⁶ *Charity Organisation Reporter*, 19 July 1884, p.240.

⁴⁷ *16th Annual Report, COS Council*, (December 1884), p.106.

their families had been brought into consideration, they really represented 24,000 persons, all of whom had been found "truly unworthy".⁴⁸ His COS audience

TABLE 2

Total number of applicants investigated by Metropolitan COS districts in the years 1871, 1880, and 1890, together with the numbers and percentages of those dismissed, referred, and assisted, by the COS.

YEAR	TOTAL OF APPLICANTS	DISMISSED %(Total)	REFERRED %(Total)	ASSISTED %(Total)
1871	12,506	4,237 (34 %)	3,909 (31 %)	4,360 (35 %)
1880	20,770	9,369 (45 %)	4,673 (23 %)	6,728 (32 %)
1890	21,402	11,579 (54 %)	See note below	See note below

Sources: Annual reports of COS Council.

Note: During the 1880s, the COS re-structured the presentation of their data so that the division between those "referred" and "assisted" became too nebulous for accurate classification.

applauded him for announcing that it was only because of the Society's investigative diligence "this tremendous amount of deceit" had been "strained out of those with the temerity to apply for aid". He hoped that once the COS argument had been accepted more widely, others "might well tremble at the mischiefs and perils caused by the thoughtlessness of the philanthropist".⁴⁹ The COS "strongly urged" other charities to recognize that "a refusal to give (coupled often with advice, and always with sympathy) is often the truest kind of help".⁵⁰

⁴⁸ *Charity Organisation Reporter*, 29 March 1876, p.64.

⁴⁹ *Ibid.*

⁵⁰ *16th Annual Report, COS Council*, (December 1884), p.96, (brackets in original).

An impression of the reasons why the COS chose to dismiss cases as being "ineligible" for their assistance can be gleaned from the following case-studies:

"M.D., Homeless, applied for assistance, would not say where she lived last. Stated she had stopped in Whitechapel, where she had paid 1s.6d. a week. Her statement was so rambling, that but little value could be attached to it. On enquiry at the place where applicant slept on the previous night it was ascertained that she was a beggar".⁵¹

"A woman whose husband was in prison for a brutal assault on a fellow-workman, applied for relief. Inquiry showed that the man when in work had been earning 36s. to 38s., and that he wasted his money on drink".⁵²

"A man of twenty-two, with a wife of the same age and one child, who, being unable to obtain employment in consequence of his being subject to epileptic fits, asked to be sent to Canada; the Committee saw no reason for saddling the colony with so helpless a family of persons who had so small an idea of thrift and providence".⁵³

"M.G., a widow, applied for assistance to enable her to get a mangle. From enquiries it was found that she would not be able to get a living with a mangle, as there were already too many in the neighbourhood. She afterwards obtained one through another source; but, after less than two months, had to dispose of it at a loss through not being able to get work".⁵⁴

Before quantifying different forms of COS direct relief, it is important to recognise that a substantial minority of those not dismissed outright, also received no material benefits from the COS but were referred elsewhere, Table 2. When attempting to counter public jibes about the paucity of their relief, the COS grumbled that critics ignored the value of benefits applicants may have received after being referred. Recognising the COS's undoubted penchant for favourable propaganda whenever possible, some may wonder why they were so loath to publish quantitative referral

⁵¹ *1st Annual Report, Poplar, Bow, and Bromley COS*, (1873), p.27.

⁵² *1st Annual Report, Whitechapel, St George-in-the-East, and West Ward COS*, (1873), p.11.

⁵³ *16th Annual Report, COS Council*, (December 1884), p.108.

⁵⁴ *16th Annual Report, COS Council*, (December 1884), p.116.

data. For example, Mr Alsager Hay Hill at a COS Council meeting, asked for some quantification of benefits received by referred cases and whether any had "received substantial assistance by way of such reference", but was told "no such information" was available.⁵⁵ A rare estimate of referral benefits appeared in a report of the Whitechapel and St George-in-the-East Committee who were attempting to answer critics ridiculing the paucity of local COS assistance. The COS claimed that "the sums named in the Balance Sheet as grants and loans by no means give a true idea of the amount of help which the Committee has afforded" and estimated, in a footnote, that during the year "more than £25 had been given" by "private persons or district agencies" on their recommendation.⁵⁶

Since the COS were so wary about providing quantitative estimates of referral benefits, we have little hard information on the response of relief agencies to whom cases were referred. It is possible that the widespread suspicion of the Society's intentions precluded some charitable bodies from acting on COS recommendation. On the other hand, since most charities were far less discriminating than the COS, it is quite likely that they assisted needy applicants, regardless of whether they carried a COS stamp of approval.

VALUE AND MODES OF COS RELIEF

Before analyzing COS financial data to determine unit values of their grants, loans, and pensions, first let us look at typical COS propaganda designed to give the impression that their assistance provided the recipient with an excellent chance of gaining independence. According to the COS, it was much better "to spend the

⁵⁵ *Charity Organisation Reporter*, 4 February 1874, p.199.

⁵⁶ *First Annual Report, Whitechapel and St George's in the East COS Committee*, (1873), p.6. Note that the "Statement of Receipts and Expenditure", page 17 of this annual report, shows disbursements of £50.14s.1d., in direct COS grants and loans, during the year.

money that would have been frittered away" in paltry sums by instead "*adequately* relieving, (sometimes with comparatively large sums), those to whom a temporary assistance during illness or misfortune may be of long term benefit".⁵⁷ An early COS maxim was that charitable assistance should be granted only to industrious persons in temporary distress, from causes other than their own misconduct or improvidence, *where such relief is likely to be of permanent benefit*, but not otherwise.⁵⁸ The public were told that assistance short of making each applicant "independent of charity and of Poor Law relief in the future ... is not really adequate".⁵⁹

Of course, as we have already recognized, it was not the COS's original intention that they themselves should be the providers of assistance. However, a direct consequence of the COS being cold-shouldered by most relief agencies was that they had little alternative to themselves becoming yet another charity, if they were to achieve any meaningful involvement in the philanthropic arena.⁶⁰ To camouflage this change, the COS then claimed that the character of their assistance was distinctly different from other forms of relief in being structured so as to be always "individual, personal, temporary, and reformatory".⁶¹ Because dole-like assistance to the chronically disadvantaged could only rarely satisfy the last two of their criteria, it was said to be morally wrong. For the early COS, long-term relief outside the workhouse, whether provided by charity or state, to overcome the predictable exigencies of life such as growing old, was abhorrent. Helping the impotent poor, by dole-like relief, allegedly

⁵⁷ *7th Annual Report, COS Council*, (1876), p.13. (italics and brackets in original).

⁵⁸ *5th Annual Report, Kensington COS District Committee*, (1874), p.8. (italics in original).

⁵⁹ *Charity Organisation Paper No.1*, (1871), p.5.

⁶⁰ *First Report of the COS Council*, (1870), and the accompanying "Rough sketch of Proposed Plan".

⁶¹ K. Woodroffe, *From Charity to Social Work*, (1968), p.39.

undermined their spirit of independence, and opened the door to idleness, debauchery, and drunkenness. Charitable gifts, which had been such innocent Christian acts of goodwill to those lacking socio-scientific knowledge were now exposed by the COS as being sinful, irresponsible, and economically disadvantageous.⁶² The COS were horrified at "the folly of sapping the independence of the poor by a system of doles, for which they learn to be forever looking, instead of their own providence and exertion".⁶³ Later in this paper, we will find that by 1890, in complete contradiction with these early attitudes, the supply of pensions, quite similar to Poor Law doles, dominated other forms of COS relief.

Because of the persistent COS derision levelled at what they alleged to be value inadequacy of Poor Law doles, it is useful to remind ourselves about typical values of statutory relief as a comparator when later quantifying COS benefits. From most Poor Law unions, a deserving outdoor adult pauper could expect about three shillings weekly on their own account, although some London guardians, such as at St Pancras, provided up to four shillings. In addition, the dole given to a father or mother was usually augmented depending upon family size, with an additional two shillings typical for a spouse, and a shilling or eighteen-pence for a child. Guardians made decisions about the precise amount of outdoor dole given to each particular applicant, after enquiries by their relieving officer. The method was described in evidence to the Royal Commission on the Aged Poor (1895) by J.H.Allen who, as a guardian, was quite satisfied that "the position of those poor who apply for outdoor relief is (was) sufficiently inquired into" by his relieving officers without assistance by "any voluntary agency". According to Allen, decisions on doles were made only after their relieving officers had first ascertained "the outside help, whether from relatives, or from charity, or from work, which the applicant can rely upon" before it was then

⁶² Beatrice Webb, *My Apprenticeship*, (1979 Edn.), pp.198-9.

⁶³ *7th Annual Report, London COS*, (1876), pp.13-4.

supplemented by a sum "sufficient to keep the individual who is applying".⁶⁴ The habit of local guardians using doles to supplement other income had, of course, long been harangued by successive Governments throughout the century, with echoing criticisms by the COS from 1869. They agreed that wage subsidization was a system "attended with many evil consequences which could not fail to have a very demoralising effect" on the poor.⁶⁵ Later in this paper, it will be shown that when their agent was assessing appropriate COS relief, he followed identical paths trodden by the relieving officer, and that at the end of the day the COS were also prepared to subsidize earnings.

Although the COS maintained a stream of generalisations, exemplified earlier in the paper, about the need for charitable assistance always being designed to give a fair chance of gaining individual independence, they were coy about divulging unit information about their own relief. It suited them that the public should make favourable assumptions based on the premise that, since the Society so persistently derided the paucity of statutory doles, the value of their own assistance must, by implication, be distinctly more substantial. Interested parties were also encouraged to believe that the COS were referring to their own relief patterns when advising others that "by multiplying the dole by twenty, the worthy man was raised up with his family out of the ranks of penury, and placed upon a platform where he could achieve a future career".⁶⁶ The analysis of COS financial data, which follows, exposes how in many instances their comments were decidedly misleading.

⁶⁴ *Royal Commission on the Aged Poor*, BPP 1895, (c7684), XIV, 2066-9, p.125 and 2099, p.126. Also S. and B. Webb (ed.), *The Break up of the Poor Law; being Part One of the Minority Report of the poor Law Commission*, (1909), pp.28-42.

⁶⁵ *23rd Annual Report, Poor Law Board*, BPP 1871, (c396), XXVII, p.38.

⁶⁶ *Charity Organisation Reporter*, 29 March 1876, p.64.

TABLE 3

The value of grants, loans, and "special case" pensions, provided by metropolitan districts in total, together with COS Establishment expenses incurred by the districts and the COS Council for the financial years ending 30 September 1884, and 30 September 1890.

Expenditure.	1883-4.	1889-90.
ESTABLISHMENT COSTS:		
Districts.		
COS Council.(a)	£9,024	£9,134
Total	<u>£4,516</u>	<u>£3,458</u>
	£13,540	£12,592
GRANTS:		
Number	6,314	4,920
Total annual value	£4,360	£3,111
Average unit value	13s.10d	12s.7d
LOANS:		
Number	852	686
Total annual value	£1,480	£472
Average unit value	£1.14s.10d	13s.10d
PENSIONS FOR "SPECIAL CASES":(b)		
Total annual value	£10,836	£17,693
Average unit value	Note (c)	Note (c)

Sources: Annual reports of COS Council.

Notes: (a) Council costs are taken to be the expenditure shown in their financial accounts for the particular year on "General Account".

(b) The categories "pensions" and "special cases" were often combined in COS financial reports and this practice is continued here.

(c) It has not been possible to quantify the total number of pensions provided for these years but, see Table 4 and related discussion, for unit estimates of COS pensions.

Table 3 provides data on grants, loans, and "special case" pensions, relating to the COS in London, during their financial years 1883-4 and 1889-90. These three main forms of COS direct relief will be considered consecutively in the following discussion. Although, as we will see, loans were initially believed to be the most

ideologically desirable form of benefit, *grants* were numerically far more common for pragmatic reasons. A COS grant was a short-term benefit, often a one-off payment designed to allow an applicant to earn a livelihood. It might take the form of; a domestic appliance, clothes enabling "them to take situations", a hawkers' licence, "stock sufficient to enable them to provide for their own wants" or, the means for migration.⁶⁷ In each case the COS agent was charged with ensuring the grant was "expended for the purpose specified".⁶⁸

A flavour of the type of applicant gaining COS approval, and an impression of the help provided, can be gauged from the following case-studies occasionally published by various COS Districts to exemplify their work. However, it is clear that the grants quoted in such examples were usually substantially higher than the average COS metropolitan grants of 13s.10d. and 12s.7d. typified in Table 3, suggesting that propaganda was a consideration in the choice of published case-studies; some examples follow:

"Widow, aged 35, formerly in affluent circumstances, applied for assistance to obtain clothing, so as to obtain situation. Committee made a grant of £2. She has obtained a situation, and has since supported herself".⁶⁹

"Widow, aged 35, charwoman, with four children, and one of them a cripple, and another ill with fever, applied for assistance, as she was unable to work through ill health. Committee made a grant of 5s. per week for three weeks, and obtained further assistance for her through the clergyman of her parish."⁷⁰

"J.R., a widow, in a delicate state of health, applied for assistance to enable her to go, with her three children, to Lincoln, where she had relatives, as she felt confident she should obtain work there. Enquiries were made to that town; and as the Committee were satisfied with the result, the Agent was instructed to pay the fares of the family

⁶⁷ *2nd Annual Report, St Saviour's Southwark COS*, (1872-3), p.5.

⁶⁸ *1st Annual Report, Whitechapel, St George-in-the-East, and ... COS*, (1873), p.14.

⁶⁹ *1st Annual Report, City COS*, (1873), p.8.

⁷⁰ *2nd Annual Report, City COS*, (1874), p.8.

to Lincoln, and to see them off by train. They are now believed to be getting their living".⁷¹

"G.L., a widow, four children, three dependent, applied for assistance to enable her to get a mangle. The case was found to be deserving. A mangle was obtained for her at a cost of £5. £1.10s. was given by the Committee, and the remainder was obtained for them, from other sources".⁷²

"*A New Start* - A family of three had to spend six weeks in the infirmary through the illness of both the parents. The father was a watchmaker, of good character, and a first-class hand, but on recovery found his place filled up. Supported them for a fortnight, giving him the means to seek for work. He soon found a regular situation in Staffordshire, where we paid his fare, redeemed his tools, and sent him off with a sum in his hand for the first week. The cost was £4.10s, of which the Rector contributed £1.10s".⁷³

"A young man desirous of emigrating to New South Wales was granted £1.10s, the remainder of the money being found by his father and a lady who had known the family for some years".⁷⁴

"This was the case of relief secured by providing a mangle with the accompanying custom. This Committee headed a subscription-list with 30s. and the woman's friends who were interested in her raised the balance".⁷⁵

It will be appreciated from the foregoing case-studies that, as with the average value of COS grants shown in Table 3, the amounts quoted represent the total amount received by a deserving applicant, as distinct from the Poor Law dole values assessed earlier, which were weekly amounts. During 1890, the value of relief given over the twelve months to the average metropolitan outdoor pauper was £4.17s.1d. Furthermore, Poor Law data related to individuals; with men, women, and children,

⁷¹ *1st Annual Report, Poplar, Bow, and Bromley COS*, (1873), p.25.

⁷² *16th Annual Report, COS Council*, (December 1884), p.117.

⁷³ *16th Annual Report, COS Council*, (December 1884), p.96.

⁷⁴ *16th Annual Report, COS Council*, (December 1884), p.160.

⁷⁵ *16th Annual Report, COS Council*, (December 1884), p.174.

each tabulated separately. Appropriate additional dole increments were then provided to the family head for dependents. As we have already noted, contrary to what they had initially preached, the COS also gradually moved the bulk of their relief to weekly pensions, during the 1880s, and a more direct comparison between these and Poor Law doles is made later. An impression of the relative scale of COS activities can be gauged by comparing their gross annual relief values in Table 3, with the 1890 expenditure of £188,559 on Poor Law outdoor doles, net of all establishment salaries and other administrative expenses.⁷⁶

Turning now to COS *loans*. Here it must be repeated that in the COS's formative years, loans were a highly recommended form of relief with the COS "determined to institute a system of loans throughout the metropolis".⁷⁷ Loans were propagated as being the most desirable form of relief with special attractions for the recipient and the giver. Apart from their theoretical advantage of being a recoverable financial asset, the COS saw loan repayments as providing great therapeutic value in elevating "the tone of the poorer classes by inspiring feelings of self-reliance and independence".⁷⁸ This intrinsic curative quality of lending, as distinct from giving, had been illuminated to the COS by the "joy and sense of duty honestly discharged when the poor creatures returned the money".⁷⁹ The COS were convinced that whenever feasible, assistance should "take the form of loans with proper security for their repayment by weekly instalments", as this promoted "frugality and self-respect" amongst the poor.⁸⁰ It was also claimed that loans were that part of COS activities

⁷⁶ *20th Annual Report, LGB*, BPP 1891, (c6460), XXXIII, pp.lxxxi-ii, and BPP 1890, (c94B) LXIII.303C, pp.371-2 and 407-8.

⁷⁷ *Charity Organisation Review*, 26 March 1873, p.52.

⁷⁸ C.S. Loch, "Loans", *Charity Organisation Paper No. 6*, (1875), p.1.

⁷⁹ *Charity Organisation Reporter*, 26 March 1873, p.52.

⁸⁰ *5th Annual Report, COS Council*, (1873), p.5. Also see "Loans", *Charity Organisation Paper No.6*, (revised February 1876).

"which hardly any other charitable association, and still less charitable individuals, are able to do equally well".⁸¹ This was because COS investigative techniques had allegedly been instrumental in making loans a practical alternative by exposing the miscreant as well as spot-lighting the deserving. Traditional charities were considered to be morally weak through not being prepared to offer loans on the COS's "strict business principles", claimed to guarantee repayment defaults of "less than 1 %".⁸²

With the passage of time these early bullish COS attitudes lost their vigour and the popularity of loans with COS district Committees tailed off sharply after widespread defaulting, in the 1880s. For example, St Olave's COS reported having advanced loans totalling £64, with repayments of only £24.4s.6d.⁸³ Overall, whereas during the year 1876, metropolitan COS loans had totalled £1,929, in 1890 the gross value was only £560. By then, some COS districts were sufficiently disenchanted as not to offer any loans.

Why did COS loan defaults become so prevalent?. One explanation may be that, contrary to COS claims about the high quality of their investigative techniques, they failed in practice to determine either the worthiness of loan recipients or their guarantors. Occasionally, the COS themselves admitted that, "at times, after the fullest investigation and the most careful thinking", they still found cases did "not turn out so well as they had hoped", so that "on several occasions" it was decided their "inquiries had probably not been extensive enough" causing them to make a "judgement" on "insufficient data".⁸⁴

⁸¹ *4th Annual Report, COS Council*, (1872), p.6.

⁸² *6th Annual Report, COS Council*, (1874), pp.14-5.

⁸³ *16th Annual Report, COS Council*, (December 1884), p.142.

⁸⁴ *16th Annual Report, COS Council*, (December 1884), p.136.

Another explanation for loans not being repaid accepts that whereas COS investigative procedures may have been reasonably effective, the stark socio-economic vagaries faced by the metropolitan poor frequently made it impossible for even the best-intentioned candidates to repay their debts. Comments by some COS Committees in poorer districts lend weight to this explanation. To take just three examples from COS reports for 1883-4, viz: the Stepney Committee described how "the condition of people was getting worse and worse"; St Saviour's, Southwark, told of a "great outcry on the condition of the poor and the state of their houses"; while St George-in-the-East district Committee reported the "precarious" existence of "dock labourers and needlewomen", with wages "very low".⁸⁵ In addition, the COS in Stepney believed fewer people were applying to them for assistance because work was so "chronically slack" and "earnings low" that "a larger proportion have sunk below the state in which timely help might have enabled them to raise themselves to independence ...".⁸⁶ Even the COS Council agreed that a fundamental problem in the East-end, and "some other parts of London", was "the low level of existence - life often without energy or resources which might enable it to rally, dependent on unskilled labour, irregular employment, and wages insufficient for sustenance".⁸⁷

Let us now discuss why, contrary to much of what the COS had argued earlier, the provision of *pensions* became the dominant part of their direct relief work. As we have seen, the COS persistently criticized Poor Law doles because of their value inadequacy for active recipients, and their moral danger to the chronically disadvantaged. At a Conference in 1872 called to discuss co-operation between organised Charity and the Poor Law, the COS's J.R.Holland explained that chronic cases should be excluded from eligibility for charitable relief because it would put the

⁸⁵ *16th Annual Report, COS Council*, (December, 1884), including extracts from district Committees, p.127, p.137, and p.125.

⁸⁶ *15th Annual Report, COS Council*, (May, 1884), p.38.

⁸⁷ *Ibid.*

"provident on a level with the improvident".⁸⁸ In the same vein Dr Roberts, of the COS explained that, "a man cannot be expected to make provision for old age when he knows that it is already made for him by the institutions of his country". To Roberts and his cohorts it was "a monstrous injustice, to tax the hard-won earnings of the industrious and thrifty, in order to support those who have led drunken, idle, and improvident lives".⁸⁹

This early COS aversion to the provision of pensions for the permanently disadvantaged can be traced to their Manual, published in 1870, which emphasized that district committees "cannot undertake to find the pensions which the *chronic* need". By 1880 the "position was modified" so that districts could "endeavour to procure such pensions" as by now the Society were discovering attractions in their provision.⁹⁰ The COS began to accept that some people suffering poverty, although chronically disadvantaged, may warrant sympathetic response. An increasing number of applicants were now being found worthy of support after having been judged to have led a lifetime of abstinence, hardwork, and thrift. Another group of applicants who could anticipate favourable response were those likely to satisfy the COS that they had fallen from a superior social status. In the COS's opinion, such a collapse into penury made it completely unreasonable that those who had known better days should be expected to suffer workhouse stigmatization. Applicants fitting into either, or both, of these favoured categories were designated as "special cases".

As the 1870s drew to a close, references to "special cases" blossomed in COS literature. Committees increasingly reported "the same stories" of deserving old people "brought suddenly to destitution" while at the same time regretting that the

⁸⁸ *Charity Organisation Reporter*, 27 March 1872, pp.62-3.

⁸⁹ *Charity Organisation Reporter*, 24 April 1872, p.75.

⁹⁰ *27th Annual Report, COS Council*, (1896), p.8, (*italics in original*).

COS were encountering difficulties "in obtaining assistance ... to meet these claims".⁹¹ In spite of chronic funding problems in most COS districts, by 1882 the annual cost of their metropolitan "special case" pensions had reached £7,570, and by the end of the eighties had leaped to what was, in COS terms, a massive £17,693, Table 3.⁹² One factor contributing to the growth in the number of COS pensions was their suitability for applying a fund-raising technique still widely used by present-day charities. This involved potential sponsors being asked to focus specifically on the needs of a named individual in the hope that it would nurture a sense of long-term responsibility. During the 1880s, to increase the attraction of "special cases" to potential sponsors, the COS modified their financial reporting so that contributions to cover administrative costs were allocated separately from relief donations. The COS were then able to claim that every penny sponsored for a COS pension would go to the specific "special case", so partly deflecting rumbling public criticisms about high COS overheads.

Table 4 indicates that the average weekly value of metropolitan COS pensions ranged from 1s.11d to 5s.4d. In comparing these values with those of Poor Law doles it must again be remembered, as discussed earlier in the context of COS grants, that the tabled COS averages represent, for each type of COS relief, the typical total amount related to a deserving applicant, having taken full account of his\ her familial responsibilities.

⁹¹ *16th Annual Report, COS Council*, (December 1884), pp.161-2.

⁹² *14th Annual Report, COS Council*, (1882), p.99, and *22nd Annual Report, COS Council*, (1890), p.99.

TABLE 4

Assessment of the unit weekly value of a typical pension as provided by metropolitan COS district Committees.

Pension source.	Number of Pensions.	Total annual value of Pensions.	Equivalent unit average weekly value.
Stepney COS	46 (a)	£462 (a)	3s.10d.
S. St Pancras district COS	18 (b)	£249 (b)	5s. 4d.
39 COS dist. Committees	390 (c)	£1,950 (d)	1s.11d.
St James, & Soho COS	18 (e)	-	3s.11d.
Poplar & S. Bromley COS	15 (f)	£200 (f)	5s. 2d.
Tower Hamletts Pension Comm.	100 (g)	£700 (g)	2s. 8d.

Reference sources (a) to (g)

(a) *16th Annual Report, COS Council*, (December 1884), p.128.

(b) *Ibid.*, p.221.

(c) *17th Annual Report, COS Council*, (1885), p.23.

(d) *Ibid.*, p.116.

(e) *Annual Report, St James, Soho, and W.Strand COS*, (1887), p.13.

(f) *Annual Report, Poplar and S. Bromley COS*, (1887), p.4.

(g) *Charity Organisation Review*, (November 1886), p.401. The Tower Hamletts Pension Committee was established by prominent COS members, notably Messrs A.G.Crowder and Arthur Wedgewood, as a means of creating pensions for those "to whom the idea of entering the workhouse is the least tolerable", and were principally intended for residents of Whitechapel, St George-in-the-East, and Stepney.

Turning now to consider some COS pension case-studies. The annual report of the South St Pancras COS Committee suggests there was considerable variation between the unit values of their eighteen pensions summarized in Table 4. The most generous pension was annually worth £32.1s, (equivalent to 12s.4d weekly), while at the lower end of the scale, others had a yearly value of only; £7.16s., £8.5s., £4.8s., £5.8s.,

and £1 respectively.⁹³ In much the same way, the St James, Soho, and West Strand COS district pensions shown in Table 4, having an average weekly value of 3s.11d., also displayed considerable differences between their unit values, with some worth distinctly less than the average, as instanced below:⁹⁴

1. Widow living with widowed son and family.	3s 0d
2. Old man able to work a little to meet 2\-.	1s 0d
3. Old woman, nearly blind, living with married daughter.	2s 0d
4. Old woman able to work a little, to meet help from daughters.	1s 0d
5. Old woman in Home, to meet 3\- from niece and friends.	1s 0d
6. Old man, to meet 3\- from sons.	3s 0d
7. Old couple, to meet pension from Bookbinders' Society.	3s 0d

Another data source for COS pensions were the "Notices and Advertisement" columns of the *Charity Organisation Review*. These again exposed many COS pensions having a weekly value of 3 shillings or less, as in the following examples:

Pension 12,301: "The Mile End Committee wish to continue a pension of 2 shillings a week for an old woman of 74 years ...".⁹⁵

Pension 12,339: "The Poplar Committee wish to raise a small pension, 3 shillings per week, for a respectable widow. relations are helping".⁹⁶

Pension 12,379: "The Mile End Committee wish to raise a pension of 2s.6d. a week for a single woman, aged 62; she for several years supported not only herself but her mistress with her needle. The mistress is dead, and she can now earn only 2s. or

⁹³ *16th Annual Report, COS Council*, (December 1884), including summary Accounts of district Committees, p.221. It is appreciated that at least one of these pensions may not have been spread over a full twelve month period, but the COS report provides no support for this supposition.

⁹⁴ *Annual Report, St James, Soho, and West strand COS District Committee*, (1887), p.13.

⁹⁵ *Charity Organisation Review*, February 1885, p.76.

⁹⁶ *Charity Organisation Review*, March 1885, p.139.

2s.6d. a week. The church allow her 2s. a week and with a pension of 2s.6d. she could keep away from the Poor Law".⁹⁷

Pension 12,406: "The sum of £6.10s. is wanted by the Stepney Committee, to provide an allowance of 2s. weekly (including arrears), to supplement a pension granted by the Tower Hamletts Pension Committee to a most deserving woman, aged 71".⁹⁸

Pension 12,417: "The Bethnal Green Committee wish to raise a sum of £2.12s. as a pension of 2s. a week for six months, for an old tailoress of 65, who, owing to her fingers being crippled by rheumatism, can earn little more than 3s. a week".⁹⁹

This recognition that COS pensions were frequently worth no more than the meanest Poor Law provision, strikes at the very heart of COS propaganda which repeatedly ridiculed the alleged inadequacy of the statutory dole. The COS's explanation of why Poor Law long-term doles were "often grievously inadequate" had been that they were intended to deter "the poorest class of ratepayers from themselves becoming applicants".¹⁰⁰ Now that we are aware of how low were some COS pensions, it is worth bearing in mind that the COS had proclaimed that charitable agencies had "no need to restrict the expenditure" because of their "unlimited power to appeal to the wealthy and the benevolent". As a consequence, the voluntary sector would allegedly treat the poor "with generosity and friendly sympathy".¹⁰¹

There were differences between COS pensions and Poor Law doles, imposed by the giver and requiring acceptance by the recipient, which the Society were not shy to emphasize. One was that pensioners were never allowed to assume any part of a COS

⁹⁷ *Charity Organisation Review*, March 1885, p.139.

⁹⁸ *Charity Organisation Review*, April 1885, p.188.

⁹⁹ *Charity Organisation Review*, April 1885, p.188.

¹⁰⁰ *COS Occasional Paper no.31*, "Why is it wrong to supplement outdoor relief?", p.1.

¹⁰¹ *Ibid.*, p.2.

benefit was theirs of right. To become eligible for COS help the applicant needed to be deferential as well as deserving.¹⁰² Pensioners were constantly reminded how beholden they were to the Society for bringing together such kindly sponsors but had to accept that there could be no guarantee of permanence. The COS reckoned that, "hard-won experience" had shown them that any laxity to their attitudinal rigidities, when providing benefits, eroded what public support they might enjoy.¹⁰³ The LGB's Henry Longley, a prominent banner-bearer in their crusading regime against outdoor relief, supported the measured provision of scientific charity "when absolutely necessary" while sharing COS "anxiety that for the good of recipients it should remain precarious" and "intermittent".¹⁰⁴

Funding difficulties led to some COS districts limiting their pension Appeals so that sponsorship commitment need only cover a few months - after which the COS would appeal again - always assuming that, in the Society's opinion, the pensioner continued to be deserving. Even wealthy COS districts, like Kensington, complained about their "continual difficulty" in funding pensions with so few people willing to bind themselves "to provide for a protracted period".¹⁰⁵ In attempts to overcome these recurring problems, a COS pension often turned out to be an amalgam of small donations. The COS grumbled that this meant pension contributions needed to be collected from individual sponsors, put together regularly, and involved the Society in "a good deal of labour".¹⁰⁶

¹⁰² Howard Newby, "The Deferential Dialectic", *Comparative Studies in Society and History*, Vol.17, No.2, (1975), p.161.

¹⁰³ *Charity Organisation Review*, March 1887, p.121.

¹⁰⁴ Third Annual Report, LGB, BPP, (1874), c1071, XXV.I, Appendix B, p.145.

¹⁰⁵ 16th Annual report, COS Council, (December 1884), p.55.

¹⁰⁶ 16th Annual Report, COS Council, (December 1884), p.86.

The COS also emphasized another alleged difference between a Poor Law dole and one of their pensions. It was claimed that the sum received by a COS pensioner had been rigorously assessed to match their real needs, in contrast with the alleged cursory assessments of Poor Law receiving officers. However, the above case-studies show that when investigating an applicant's other sources of income, the points of reference used by the COS agent, were identical with those contacted by Poor law representatives, viz: relatives, friends, charities, trade benefit Societies, and whether the applicant retained some earning ability. The COS implication was that relieving officers were repeatedly cheated by a devious poor who wilfully concealed their other income, as well as the wealth of their relatives and friends. For proof the COS pointed to the reduction in Poor Law out-relief numbers during the LGB crusade which had allegedly confirmed how outdoor paupers were perfectly capable of coping unaided once they had been encouraged to press their loved ones more forcibly for support. In view of this assertion, shared in relative isolation by the COS and the LGB, it is perhaps surprising that they undertook no serious enquiry, if only to placate doubters, about how supportive relatives and friends had coped under the additional financial burden. No such information became available until after the 1905-9 Royal Commission on the Poor Laws called for evidence about the case-histories of applicants, and those dearest to them, subsequent to the refusal of outdoor relief. It was then revealed that "in practically all cases, relatives were so poor themselves, they were not in a position to give systematic assistance", and that if such help had been provided, "it must have been at the cost of physical efficiency of the younger generation".¹⁰⁷

Let us now consider the fortunate few who received an above average COS pension. As we have seen, COS pensioners were generally the "cream" of the working class who had convinced investigators about their "thrift and uprightness, family duty and

¹⁰⁷ BPP 1910, (c5074), LII, Appendix Vol XXI, p.60.

the like".¹⁰⁸ We have noted also that in addition, there was the "semi genteel" type of COS applicant who could expect a "particular delicacy of handling".¹⁰⁹ The Society were "glad to note among their applicants an increasing number of persons of a better stamp" who were "a real pleasure to help through their difficulties".¹¹⁰ These candidates were seen to possess "exceptional worth and respectability", as exemplified by the "widow of a military officer" for whom it was considered "the prospect of becoming dependent on parish relief is extremely painful and repulsive".¹¹¹ Case studies suggest that this "better-class" of person could expect more generous COS support than the average pensioner, as the following examples illustrate:

"Case 11,151 5\ - a week ... for a widow of 68, somewhat above the ordinary class".¹¹²

"Case 12,124 a pension of 10\ - per week for a single woman, aged 78 ... She belongs to a better class, feels her position much, and dreads being compelled to go into the workhouse".¹¹³

"Case 13,016 an allowance of 8s.6d. weekly to a very respectable couple the man has also been a *Freemason*".¹¹⁴

"Case 12, 851 a pension of 8\ - ... for a thoroughly respectable woman".¹¹⁵

¹⁰⁸ C.L.Mowat, *op. cit.*, p.98; and the *24th Annual Report, COS Council*, (1893), pp.29-30.

¹⁰⁹ *16th Annual Report, COS Council*, (December 1884), p.63.

¹¹⁰ *16th Annual Report, COS Council*, (December 1884), p.103.

¹¹¹ *Annual Report, Kensington COS District Committee*, (1887), pp.10-1.

¹¹² *Charity Organisation Review*, (1885), p.283.

¹¹³ *Charity Organisation Review*, (1885), p.404.

¹¹⁴ *Charity Organisation Review*, (1886), p.515. (*italics in original*).

¹¹⁵ *Charity Organisation Review*, (1888), p.168.

"Case 13,958 complete a pension of 10\ a week ... for a very respectable old butler, aged 74".¹¹⁶

Occasionally, Committees in poorer districts challenged the COS Council's advice about investigators adopting a softer approach towards people who had known better times. For example, the St Olave's Committee rejected the headquarters' view that it was "unnecessary in dealing with more respectable applicants" to subject them to the "ordeal of investigation". They had found that the "petty meanness and want of straightforwardness of some of the better class of applicants often caused far more trouble.....".¹¹⁷

Nevertheless, it is fascinating to find in the 1990s, that the official policy of the Family Welfare Association (FWA), the name adopted by the COS from 1946, still seems to retain the class-selective approach recommended by the Victorian COS Council. Lynne Berry, Director of the FWA, recently accepted that it was "really very grim" for all those in poverty, but believed it to be far worse for the middle classes, often suffering hardship for the first time. Berry took the view that those who had got used to being poor "have very often learned the tricks and strategies that help you to survive".¹¹⁸

SUMMARY and CONCLUSIONS.

This paper has looked behind the COS rhetoric that has long held sway with socio-economic opinion-makers. Inconsistencies have been exposed between COS claims and their practical achievements in late Victorian London. The very name "Charity Organisation Society" has been called into question. The Society's *raison d'être* of organising metropolitan poor relief soon had to be abandoned when most charitable

¹¹⁶ *Charity Organisation Review*, (1889), p.352.

¹¹⁷ *Annual Report, St Olave's COS District Committee*, (1887), pp.6-7.

¹¹⁸ *The Guardian*, 23 November 1992, p.1.

bodies and Poor Law guardians refused to be associated with them. Extreme Smilesian concepts no longer suited the mellowing middle classes, who were prepared to accept that, particularly in the urban context, poor people were often little better than flotsam in an unpredictable economic maelstrom. Even the poor themselves fought shy of the COS, forcing them to admit that "large sections of the working class" added to the Society's "popular unpopularity".¹¹⁹

Rejection by other charities meant that the COS themselves were pushed into becoming yet another provider of alms, which again entwined them in ideological contradictions. COS derision was levelled against Poor Law doles on the grounds of principle and value inadequacy. Yet, COS "special case" pensions which in many ways were similar to statutory doles came to dominate their disbursements. Furthermore, pensions worth even less than doles, were provided selectively to the chronically disadvantaged, in spite of them having little chance of ever gaining independence. While pensions were gaining the ascendancy in COS circles, so grants and loans were being cut back. This exposed yet another volte-face forced on a Society often regarded as a bastion of invariability in a fickle world. Loans, which for years had been trumpeted as the most ideologically desirable form of poor assistance, were drastically curtailed after widespread defaulting exposed a chasm between COS theory and practice.

This paper has shown that a powerful establishment group persisted in their attempts to impose an extreme individualistic methodology against the general wishes of relief agencies and the poor themselves. A panoply of influential elites approved the COS claim that individual poverty was directly related to character-weakness and without relevance to socio-economic conditions. By making wealth a synonym for morals, COS members believed it was their duty to prod the poor into independence through increased thrift, temperance, discipline, and hard-work. Obsessed with the assumed

¹¹⁹ *23rd Annual Report, COS Council, (1890-1), p.1.*

sanctity of their moral imperatives, the COS spent heavily on maintaining administrative structures designed to investigate a devious poor, allegedly preferring idleness to industry.

Failure to convert others to their philosophy did not bring COS humility. They viewed charities, guardians, and the clergy with contempt, while continuing to regard themselves as superior to the poor in every sense. The ability of the Charity Organisation Society to withstand widespread rejection suggests that when a group has establishment support they can, through the use of seemingly authoritative propaganda, succeed for generations in radiating an illusory omniscience, while shielding the reality of their own inability to translate their hypotheses into practice.

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